

WHAT IS CLAIMED IS:

1. A method for generating a risk index for an individual using said individual's pharmacy claims, said method
5 comprising the steps of:

(1) examining said pharmacy claims to identify any chronic conditions possessed by said individual;

(2) examining said pharmacy claims to identify any compliance medications prescribed to said individual;

10 (3) generating a chronic condition score by summing regression coefficients for each chronic condition possessed by said individual;

(4) generating a compliance medication score by summing products of regression coefficients for each
15 compliance medication prescribed to said individual with associated medication supply weights, or compliance;

(5) generating a modified chronic condition score by multiplying said chronic condition score by an overall chronic condition regression coefficient;

20 (6) further modifying said modified chronic condition score by subtracting a no-claims weight from said chronic condition score, if said individual has no pharmacy claims; and

(7) generating said risk index by summing said
25 modified chronic condition score and said compliance medication score.

2. The method of claim 1, wherein said associated medication supply weights are determined by summing a total supply of an associated compliance medication prescribed to said individual.

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3. The method of claim 1, wherein said compliance medication score represents said individual's compliance for an associated compliance medication.

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4. The method of claim 1, wherein said no-claims weight indicates that said individual has not been diagnosed with a chronic condition.

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5. The method of claim 1, wherein said no-claims weight indicates that said individual has not been prescribed any medications whatsoever.

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6. The method of claim 1, wherein said no-claims weight is not applied if said individual has been prescribed a medication.

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7. The method of claim 1, wherein said overall chronic condition regression coefficient accounts for variances in said risk index.

8. The method of claim 1, wherein said pharmacy claims are obtained from a database managed by at least one of a managed care organization, a pharmacy benefits manager, or a human resources department.

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9. A method for generating a risk index for an individual using said individual's pharmacy claims, said method comprising the steps of:

10 (1) generating a raw risk index indicative of at least one of said individual's medical costs, acute medical conditions, and variation in medical costs, by using said pharmacy claims; and

15 (2) modifying said raw risk index in accordance with a compliance medication score indicative of said individual's compliance with prescribed pharmaceuticals, to thereby generate said risk index.

20 10. The method of claim 9, wherein said compliance medication score is determined by summing a total supply of a compliance medication prescribed to said individual and multiplying by a regression coefficient.

25 11. The method of claim 10, wherein said regression coefficient is generated from a log transform.

12. The method of claim 10, wherein said regression coefficient is generated from a square-root transform.

13. A method for generating a risk index for an individual using said individual's pharmacy claims, said method comprising the steps of:

(1) generating a raw risk index indicative of at least one of said individual's medical costs, acute medical conditions, and variation in medical costs, by using said pharmacy claims; and

(2) modifying said raw risk index in accordance with a no-claims weight indicative of an absence of claims in said individual's pharmacy claims, to thereby generate said risk index.

14. The method of claim 13, wherein said no-claims weight indicates that said individual has not been diagnosed with a chronic condition.

15. The method of claim 13, wherein said no-claims weight indicates that said individual has not been prescribed any medications whatsoever.

16. The method of claim 13, wherein said no-claims weight is not applied if said individual has been prescribed a medication.

17. A system for generating a risk index for an individual using said individual's pharmacy claims, said system comprising:

means for generating a raw risk index indicative of at least one of said individual's medical costs, acute medical conditions, and variation in medical costs, by using said pharmacy claims; and

means for modifying said raw risk index in accordance with a compliance medication score indicative of said individual's compliance with prescribed pharmaceuticals, to thereby generate said risk index.

18. A system for generating a risk index for an individual using said individual's pharmacy claims, said system comprising:

means for generating a raw risk index indicative of at least one of said individual's medical costs, acute medical conditions, and variation in medical costs, by using said pharmacy claims; and

means for modifying said raw risk index in accordance with a no-claims weight indicative of an absence of claims in said individual's pharmacy claims, to thereby generate said risk index.

19. A computer readable medium for use in generating a risk index for an individual using said individual's pharmacy

claims, said computer readable medium comprising:

computer readable instructions for generating a raw risk index indicative of at least one of said individual's medical costs, acute medical conditions, and variation in medical costs, by using said pharmacy claims; and

computer readable instructions for modifying said raw risk index in accordance with a compliance medication score indicative of said individual's compliance with prescribed pharmaceuticals, to thereby generate said risk index.

20. A computer readable medium for use in generating a risk index for an individual using said individual's pharmacy claims, said computer readable medium comprising:

computer readable instructions for generating a raw risk index indicative of at least one of said individual's medical costs, acute medical conditions, and variation in medical costs, by using said pharmacy claims; and

computer readable instructions for modifying said raw risk index in accordance with a no-claims weight indicative of an absence of claims in said individual's pharmacy claims, to thereby generate said risk index.

21. A method for generating a risk index for an individual using said individual's medical information, said method comprising the steps of:

(1) generating a raw risk index indicative of at least one of said individual's medical costs, acute medical conditions, and variation in medical costs, by using said medical information; and

5 (2) modifying said raw risk index in accordance with a compliance medication score indicative of said individual's compliance with prescribed pharmaceuticals, to thereby generate said risk index.

10 22. A method for generating a risk index for an individual using said individual's medical information, said method comprising the steps of:

 (1) generating a raw risk index indicative of at least one of said individual's medical costs, acute medical
15 conditions, and variation in medical costs, by using said medical information; and

 (2) modifying said raw risk index in accordance with a no-claims weight indicative of an absence of claims in said individual's medical claims information, to thereby generate
20 said risk index.